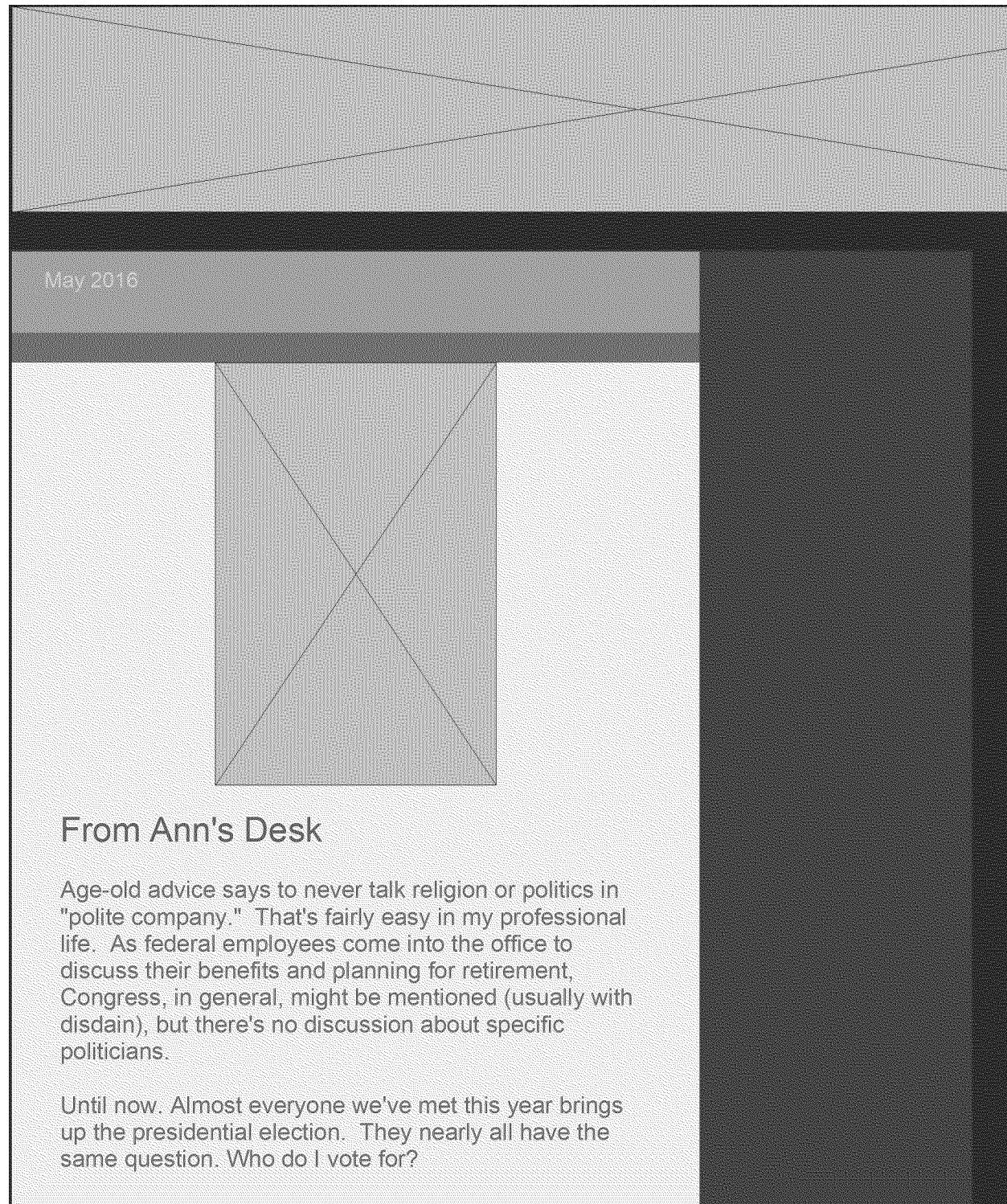


**To:** Way, Steven[way.steven@epa.gov]  
**From:** Ann Vanderslice  
**Sent:** Tue 5/31/2016 2:43:02 PM  
**Subject:** Fedtelligence Newsletter

New Retirement Realities, "Body" Basics, Golf Tourney, Graduation Advice - AND MORE!



## From Ann's Desk

Age-old advice says to never talk religion or politics in "polite company." That's fairly easy in my professional life. As federal employees come into the office to discuss their benefits and planning for retirement, Congress, in general, might be mentioned (usually with disdain), but there's no discussion about specific politicians.

Until now. Almost everyone we've met this year brings up the presidential election. They nearly all have the same question. Who do I vote for?

This election feels different. My dad, who turned 89 in April, says he's never seen anything like it, so if you're feeling like things have shifted, you're right. But how and why?

Peggy Noonan was a speechwriter for President Reagan back in the '80's. She is a talented wordsmith who now writes inspired pieces for the Wall Street Journal. In a recent article, she laid out her perspective on this year's election (if you Google her, she's actually written several articles on the election topic this year). You may agree or disagree with her, but I think you'll enjoy this thought-provoking article.

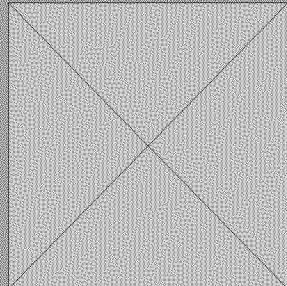
(Read the article here:  
<http://patriotpost.us/opinion/42127> )

Our right to vote will be more important than ever in 2016. As Margaret Mead said, "Never doubt that a small group of thoughtful, committed people can change the world. Indeed, it is the only thing that ever has."

You're not looking forward to the next five months of political ads advisor,

Ann

## Economics 101

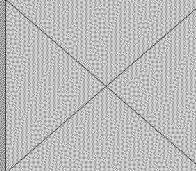


### Consumer Prices Post Biggest Gain in More Than 3 Years

Consumer prices in April had their biggest increase in more than three years in the United States as gasoline and rents rose, pointing to a steady inflation buildup.

Other data on Tuesday showed that housing starts and industrial production rebounded strongly last month, suggesting the economy was regaining steam early in the second quarter.

## Steps to Retirement Planning

  
on of higher prices, housing gains and  
ction support the narrative of a second-  
l in G.D.P.," said Jay Morelock, an  
N Financial in New York.

The Labor Department said its Consumer Price  
Index increased 0.4 percent last month, the largest gain  
since February 2013, after rising 0.1 percent in March.

*Here's How Retirement Will Be Different for the BABY  
BOOMERS:*

Americans also paid more for medical care, food,  
*This year some 4 million baby boomers will retire. Some of  
us are forced to retire or can't wait to retire in our 50s.*

*Others love their jobs and are able to hang on until they're*

*70. Some people have a pension, but many do not. But no  
matter what our prospects, we all have to face certain  
realities and plan our future lifestyles accordingly.*

The so-called core C.P.I., which strips out food and  
energy costs, rose 0.2 percent after climbing 0.1 percent  
in March. In the 12 months through April, the core C.P.I.  
increased 2.1 percent, after increasing 2.2 percent in

*March. You will likely live longer than you think. You're 65. How*

*much longer do you think you will live? We all know*

The Federal Reserve has a 2 percent inflation target and  
tracks an inflation measure, which is currently at 1.6  
percent.20 years. The average female will live a couple years  
more. And that's just an average. One out of every four 65-  
year-olds will live to 85, while one in three will still be alive  
in a separate report, the Commerce Department said.  
housing starts increased 6.0 percent to a seasonally  
adjusted annual pace of 1.7 million units last month as  
builders ramped up the construction of single-family - you  
should family homes. Building permits rose 8.6 percent to a  
the 12 million audited to map out your future.

A third report from the Fed showed that industrial headlines  
**Social Security is not going broke.** Alarmist headlines  
production increased 0.7 percent in April after two  
straight months of declines. Manufacturing output rose  
0.3 percent, reversing March's 0.3 percent decrease,  
conspiring to dismantle our whole social network. It's

true that Social Security is currently paying out more  
Utilities production jumped 5.8 percent in April, but  
mining output fell 2.3 percent. Mining production  
is bound to be undermined by the delayed impact in 20  
through 2019 of the oil price plunge between June 2014 and  
December 2015, which has caused a sharp reduction in  
capital spending by energy firms.

might have to be scaled back. But it will not go broke.  
The inflation report showed gasoline prices jumped 8.1  
percent last month, the largest gain since August 2012.  
Meantime, all we have to do is make a few simple fixes,  
adding to March's 2.2 percent increase. Food  
such as increasing the ceiling on the payroll tax to shore  
up the system for good. Regardless, if you're a baby  
boomer, you should plan for the future.

## Scary Retirement

... rose 0.3 percent after

increasing 0.7 percent in

Medical care

gaining 0.1 per-

0.7 percent a

0.3 percent.

### Statistics

3 percent after

ion drugs shot up

ervices increased

Apparel prices fell for a second straight month, as did  
the cost of used cars and trucks. Prices for new motor  
vehicles fell 0.3 percent.

DRUM ROLL, PLEASE ... here's

our last, final Scary Statistic #10.

Source: <http://www.nytimes.com/2016/05/18/business/economy/consumer-prices-in-may-gain-in-more-than-3-years.html?ref=economy>; Reuters May 17, 2016

### Remember we mentioned long-term care insurance?

Social Security benefits. The changes are most likely to affect future retirees. The figure immediately above is what you could end up paying for a single year in a skilled nursing facility (read "Nursing home" or "high-end assisted living facility" if you prefer) (particularly if costs continue to escalate).

After you retire you are no longer earning a paycheck, no longer contributing to a 401(k) and no longer receiving credits toward a pension. You have your resources, and you have to

We hope you've enjoyed this series of "10 Scary Retirement Statistics"! And remember, the purpose for our running this series was not to cause you undo anxiety and/or panic; rather, the idea is to ensure you view "retirement" from all perspectives (the good, the bad and the ugly, so to speak), and then let us help you assess your own personal financial situation. Retirement Planning Strategies stands ready to help you develop a strategic plan that will maximize your retirement earnings and replace "anxiety" with peace of mind, assurance, and joy about exciting things ahead!

supplement your income, so you need to store up as much as you can for the future.

Source: <http://www.lifehealthpro.com/2015/08/11/10-scary-retirement-statistics?page=1>

Why would you want to keep your current lifestyle anyway? Some experts estimate it takes roughly 80 percent of your pre-retirement income to sustain your old lifestyle. But your kids are grown up now, and you no longer have to pay for them. You don't have to pay for groceries or for retirement since you're already retired. You don't have a paycheck, so your tax bill will probably be less. You don't have to commute, and may need less insurance. You will in general face lower day-to-day expenses, including the fact that maybe by now you've paid off the mortgage. Come to think of it, you may not need the big family home at all.

## Honoring Veterans

smaller quarters in a less expensive area. The bottom line is that with a little creativity and flexibility, you can find there's more to move.

Sightings at 60.

For the next few months we are going to be collecting pictures of veterans and/or members of the armed forces to be showcased in our November issue of Fedelligence.

If you have a photo of yourself or a relative in their #3 and #4, please send it to us at mariko@annvanderslice.com.

### 3. GRAB A HIGHER FLOOR AND AN EXTRA KEY AT YOUR HOTEL

Travelling solo? No you're not - at least that's what you want anyone else to think. An easy way to trick unsavory characters is to request an extra key at the front desk. Also, since most crimes happen on the lower floors, Hanson suggests snagging a room on the third floor or higher.

#### FERS Retirement Class

For federal employees in the newer of the two federal systems, this program will get you started effectively using

### 4. SKIP THE HOTEL SAFE

The program covers: While we're talking about hotel safety, it's good to

mention that Hanson also tipped us off to the flimsiness of the hotel safe. When asked if he ever uses them, he quickly replied with a hard "no".

He followed up by saying: "I never leave my passport, or my wife's passport, or anything of value in the hotel room. Hotel safes are not of good quality. And if anybody's working in the hotel, they'd have the bypass code to unlock the room safe."

It's good to note that he also believes it's important to always carry your passport on you because "you never know how governments will react", so being able to prove your nationality and travel is important.

#### EARLY FERS Retirement Class

Source: <http://www.news.com.au/travel/travel-advice/accommodation/10-ultimate-travel-safety-tips-from-a-former-cia-officer/news-story/9f3f2438a4cf116e068075b5774cd3fd>

By: Katherine Alex Beaven

If you're new to federal service (been with the government less than five years), chances are you're a little confused about exactly what your benefits are. With some of the best benefits in the country, you want to ensure you maximize what's available to you to put you in control of your retirement future.

We'll cover:

- Annual and sick leave
- Health insurance, life insurance, long-term care insurance
- The complicated set of rules for calculating retirement benefits
- The "new" FERS employee also has to consider how Social Security and the Thrift Savings Plan fit into their retirement puzzle.

This class will teach participants how to maximize their FERS benefits to retire successfully.

September 20th 8:30am-4pm at the Denver Federal Center  
Host: Colorado Federal Executive Board

### **LEO FERS Retirement Class**

This class is designed specifically for "Special Provisions" (law enforcement, fire fighters and air traffic controllers), and includes:

- Important Documents
- Best Day to Retire
- Magic Numbers
- How the FERS Supplement affects those who retire prior to age 57
- How to withdraw funds from your TSP prior to age 55, and the implications of working after retirement
- 3 Components to Calculating a Federal Annuity
- Managing Annual Leave and Sick Leave

July 20th 8:30am-4pm at the Denver Federal Center  
Host: Colorado Federal Executive Board

### **TRANSITIONS TO RETIREMENT**

What Happens Every Day is Saturday?  
Includes Emergenetics™ Profile

Many Americans face the challenge of discovering how they want to spend their retirement years. Federal employees are in a unique position because of their ability to retire before age 60. With one-third of their life remaining, most are not interested in simply going home to the remote control for retirement. If you are within 2-3 years of retirement, this high-impact program is for you. Attendees will complete an Emergenetics™ assessment online prior to the session. This tool identifies thinking preferences and behaviors which will be used as the foundation for identifying your unique abilities to create life long goals and strategies to successfully navigate the transition. You'll leave the program with tools to move confidently into a retirement beyond your dreams.

September 14th 8:30am-4pm at the Denver Federal Center  
November 3rd at the Denver Federal Center  
Host: Colorado Federal Executive Board

For additional information on these classes or to register Click [Here!](#)

## Additional Training Opportunities

### Lunch 'n Learn Presentations:

These one hour sessions at the Denver Federal Center, hosted by Ann allow you to bring your lunch and learn at the same time! The time and location are listed under the class dates.

**Please be aware that the time differs for some of the classes due to lecture hall availability.**

These classes tend to fill up quickly, so please call 303.922.4304 or e-mail Mariko at [mariko@annvanderslice.com](mailto:mariko@annvanderslice.com) to attend.

**Seven Billion Paths to Happiness:  
My 29-year Journey through Science  
(aka the dirt "whisperer")  
Presented by Shannon Mahan  
June 28th  
12:30-1:30 pm  
Building 25 Lecture Hall**

This presentation will cover Shannon's career at the USGS with a nod to the first women geologists hired at USGS, varied characters she has met at USGS, and two to three fabulous places she has been (and the science attached to the places). The places are Crestone Stone Huts, Ziegler Reservoir Fossil Site, and the Upton Archeological Site.

Shannon Mahan has worked at the USGS for almost 30 years. Twenty of those years have been as the director of the luminescence geochronology lab. She grew up in Colorado, attended Adams State University and Colorado School of Mines, and moved literally ten miles to start work at the USGS at the Denver Federal Center for her first job outside of university. When people are happy with Shannon they call her the "dirt whisperer". When they are unhappy with Shannon and wish she would get them their data, they call her "the dirt hoarder". Her lab website is: <http://gec.cr.usgs.gov/projects/lumlab/>

**A Cursory Course on Current Social Media**

**Presented by Shannon Vogel**

**July 26th**

**12-1 pm**

**Building 25 Lecture Hall**

What's new, trending and upcoming with social media. A look at new sites like Snapchat, new features on sites like Facebook and new ways to use social media with sites like Twitter.

After more than 10 years in retail, Shannon changed her focus from helping people one at a time to helping business owners and executives promote and grow their businesses through social media. Since 2006, Shannon has been developing social media programs for companies and individuals all around the country. Shannon takes pride in helping all types of business from small "Mom and Pop" stores to multi location national stores.

**Volunteering - a pathway to a healthy, productive retirement**

**Presented by Kristy Judd the Executive Director of Metro Volunteers**

**Sept 27th**

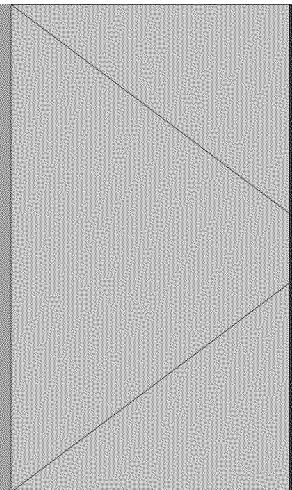
**12-1pm**

**Building 25 Lecture Hall**

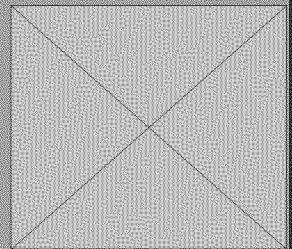
Come learn about the nonprofit sector and how your skills, time and passions can make a difference in our community. You'll leave understanding the types of volunteer assignments available, your own motivations and goals and how to get started.

Issue: 5

**Fed Center  
Paradise**



It might be a little dreary outside right now, but we made our own little summer oasis/putting green. If you are looking for a place to eat lunch or are early for your appointment, feel free to relax outside.



*The Best  
Advice from  
Commencement  
2016  
Speeches*

*Sheryl Sandberg,  
Facebook's chief  
operating officer,  
spoke about finding  
ways to grow in*

times of deep loss and tragedy. The author of *Lean In: Women, Work, and the Will to Lead*, lost her husband unexpectedly in 2015 and spoke to University of California at Berkeley students about the importance of resiliency in adversity and emphasized using challenges to propel oneself into leading an even better existence than before.

*"You are not born with a fixed amount of resilience. Like a muscle, you can build it up, draw on it when you need it. In that process you will figure out who you really are - and you just might become the very best version of yourself."*

---

**Massachusetts Senator Elizabeth Warren,** speaking to grads from Bridgewater State University, managed to take jabs at her favorite target -- Wall Street, quote Taylor Swift's "Shake It

*Off," and recount her twitter spat with Donald Trump. Warren offered three key pieces of advice to graduates: spend time learning who you are, ignore the naysayers and embrace the unexpected.*

*"Don't be so focused in your plans that you are unwilling to consider the unexpected."*

---

*Throughout his speech at the University of Michigan, the former mayor of New York Michael Bloomberg addressed the importance of taking on challenging and uncomfortable ideas, rather than hiding from them. Bloomberg blasted colleges for coddling students, adding that the real world doesn't offer that kind of protection and that students need to be prepared.*

*"The secret to success is not rocket science. It just requires true dedication and a willingness to*

*go the extra mile.... Let's put it this way: I know of no Nobel Prize winner who has stopped studying."*

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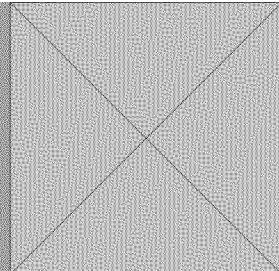
*Throughout his commencement address at the University of Wisconsin, Seahawks quarterback Russell Wilson detailed his path to success and offered plenty of inspiration. Even poking fun at himself for infamously throwing an intercepted pass in Super Bowl 2015, Wilson's overall message was about handling life's roadblocks and keeping going even when you're told "no."*

*"Potential just means you haven't done it yet."*

---

Source: <http://www.thefisc.com/Advice-Commencement-Speeches-2016>  
Millie Dent 5/20/16  
(Article Excerpts)

*What Mary Beth is Reading....*



## **The Widow**

*By: Fiona Barton*

Need a good suspense/thriller to keep you up at night?

**The Widow** is the story of a British couple, Glen and Jean Taylor. Jean has shut herself inside her home to avoid the constant phone calls and knocking on the door from the media wanting to talk with her. A few days earlier while out shopping together, her husband stepped off the curb and was struck and killed by a bus.

Glen and Jean led a very private life until Glen was accused of being involved with the kidnapping and disappearance of two year old Bella from her front yard. Jean could not imagine her husband having anything to do with it.

He always had an excuse for why he was fired, why he was up late at night on the computer, why he was in the area of the kidnapping on the day

it happened. And Jean always believed him.

Despite some damning evidence the police were unable to convict him, Jean provided his alibi. But now that Glen was dead, and it's been four years since Bella disappeared, will Jean talk? What does she know? Surely she must know where Bella is. At least the media is convinced of that. A well-known journalist forms a relationship with Jean hoping to get her to talk and scoop up the exclusive story. But Jean is smarter than anyone gives her credit for. Things take an unexpected twist and backfire on the journalist.

I can't tell you anymore or I will give it away! Quick, easy read. A good airplane or beach book.

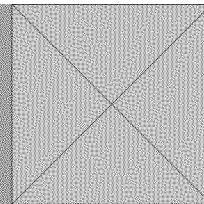
TSP Returns

Read a great book lately? We'd love to hear about it. Please feel free to email me at:  
*marybeth@annvanders*

TSP Returns

**Ann Vanderslice  
Retirement Planning Strategies**

1 Denver Federal Center  
Building 45, Entrance E-9  
Lakewood, CO 80225  
303-922-4304  
[www.annvanderslice.com](http://www.annvanderslice.com)



**G Fund**  
April - 0.14%  
YTD - 0.63%

Securities offered through Cabot Lodge Securities LLC [CLS], Member FINRA/SIPC

Advisory services offered through CL Wealth Management LLC [CLWM] **F Fund**  
60 Broad Street, Suite 3402, New York, NY 10004, 888.992.2268. April - 0.41%  
YTD - 3.55%

**C Fund**  
April - 0.39%  
YTD - 1.77%

**S Fund**  
April - 1.73%  
YTD - 1.02%

**I Fund**  
April - 1.89%  
YTD - (0.39%)

**L Income**  
April - 0.34%  
YTD - 0.96%

**L 2020**  
April - 0.58%  
YTD - 1.15%

**L 2030**  
April - 0.75%  
YTD - 1.14%

**L 2040**  
April - 0.85%  
YTD - 1.15%

**L 2050**  
April - 0.95%  
YTD - 1.10%

source: [fidelity.com](http://fidelity.com)

**Celebrating  
Retirement!**

**BIG  
Congratulations**

**to all the newly  
retired federal  
employees!**

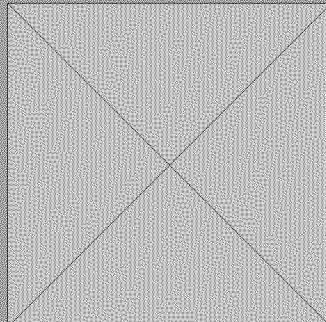
**Guy Bowman**  
retired from FWS  
with 35 years of  
federal service

**Linda Lautigar**  
retired from ONRR  
with 31 years of  
federal service

**Debra McGinnis**  
retired from OSMRE  
with 30 years of  
federal service

**Joan Tomek** retired  
from NOAA with 24  
years of federal  
service

**Quiz Winner**



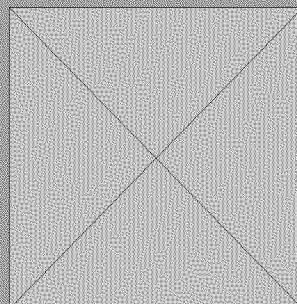
*Straight from the the  
Denver Federal  
Center!  
This picture was  
taken at the front  
gate  
at the DFC.*

**Identify the bird of  
prey in this picture  
and what stage of**

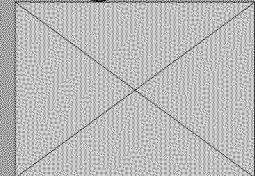
life it's in (eg. adult, etc).

Congratulations to Jennifer Foster-Adam who correctly identified this juvenile Red-Tailed Hawk.

## Golf with FEW

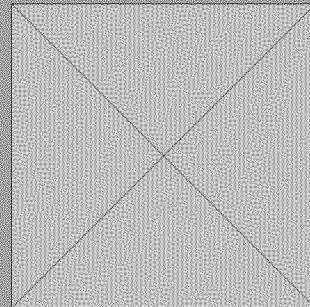


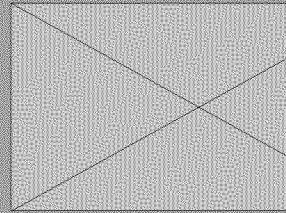
The annual Federally Employed Women Feds Chipping In Golf Tournament is fast approaching - and Retirement Planning Strategies has two extra registrations. If you would like to play a round with our advisors Ann and Jason and are free on June 11th, please send an e-mail to [mariko@annvanderslide.com](mailto:mariko@annvanderslide.com)



More information can be found [here](#).

**Winners will be  
notified by May  
31st.**





## Body Basics

By: Ken  
VanHerpen

Last week I  
came across an  
online article  
entitled  
**"GUY**  
**WISDOM: The**  
**Man's guide to**  
**drinking**  
**wine."**

It was an article  
outlining the  
basics of  
understanding  
and drinking  
wine . . . in other  
words, 'Wine  
101'. It's  
everything I  
have wanted to  
cover in this  
column. So, for  
the next few  
months, I'm  
going to excerpt  
some on those  
tips from the  
column. I've  
covered some of  
these but it  
never hurts to  
repeat.

The tips from  
the article

apply to everyone, not just guys . . . and are written by Markham Heid (not me).

*Drinking wine is easy; describing wine? . . . not so much.*

You might not know the difference between medium- and full-bodied wines, or what the tannins are. But such knowledge can come in handy when you want to pick a nice bottle for date night, or sound smarter than your friends at the next dinner party. Whatever your goal, here's your very basic guide to understanding wine.

---

### What Wine "Body" Means

"When people talk about a wine's body using words like 'light', 'medium', and 'full', they're referring to how thick the wine

actually feels on your tongue," says Keith Wallace, president and founder of the Wine School of Philadelphia.

Think about the difference between swishing skim milk, whole milk, and heavy cream in your mouth.

"That's the perfect way to differentiate light-, medium-, or full-bodied red wines," says Wallace.

White wines don't adhere to that milk analogy. But people still describe them using the same terms. When you understand that *body is a feeling, not a flavor*, you'll find it easier to identify a wine's body type the next time you take a sip.

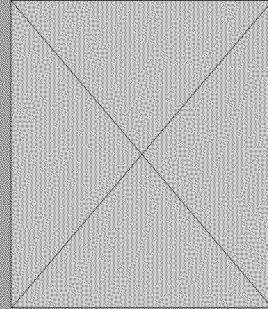
**Helpful Hack:** "Restaurant wine lists are often ordered from lightest to fullest body type," Wallace

says.

**Body also usually corresponds to alcohol content.** Wines that are at least 13 percent alcohol-by-volume (ABV) are heavier in body than wines with lower ABV.

Next month we learn about the most popular grapes.

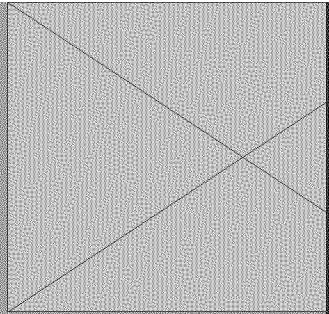
I'D LOVE TO  
HEAR  
FROM YOU!



If you have a specific question concerning wine, please send it to:

Fedtelligence  
Editor  
Sharon West via  
email:  
[sharon@annvandeslice](mailto:sharon@annvandeslice)

**8 Steps for  
Healthy Summer  
Eating**



*Improve Your  
Health with Steps  
So Simple You'll  
Barely Notice the  
Effort!*

**1. Give your diet a  
berry boost.**

If you do one thing this summer to improve your diet, have a cup of mixed fresh berries -- blackberries, blueberries, or strawberries -- every day. They'll help you load up on antioxidants, which may help prevent damage to tissues and reduce the risks of age-related illnesses. Blueberries and blackberries are especially antioxidant-rich.

A big bonus: Berries are also tops in fiber, which helps keep cholesterol low and may even help prevent some cancers.

**2. Get dirty -- and  
stress less.**

To improve your stress level, plant a small garden, cultivate a flower box, or if space is really limited, plant a few flower pots --

indoors or out. Just putting your hands in soil is "grounding." And when life feels like you're moving so fast your feet are barely touching the stuff, being mentally grounded can help relieve physical and mental stress.

### **3. Floss daily.**

You know you need to, now it's time to start: floss every single day. Do it at the beach (in a secluded spot), while reading on your patio, or when watching TV -- and the task will breeze by.

Flossing reduces oral bacteria, which improves overall body health, and if oral bacteria is low, your body has more resources to fight bacteria elsewhere. Floss daily and you're doing better than at least 85% of people.

### **4. Get outside to exercise.**

Pick one outdoor activity -- going on a hike, taking a nature walk, playing games such as tag with your kids, cycling, roller blading, or swimming -- to shed that cooped-up feeling of gym workouts. And remember, the family that plays together not only gets fit together -- it's also a great way to create bonding time.

### **5. Be good to your**

**eyes.**

To protect your vision at work and at play, wear protective eye wear.

When outdoors, wear sunglasses that block at least 99% of ultraviolet A and B rays. Sunglasses can help prevent cataracts, as well as wrinkles around the eyes.

And when playing sports or doing tasks such as mowing the lawn, wear protective eyewear. Ask your eye doctor about the best type; some are sport-specific.

#### **6. Vacation time.**

Improve your heart health: take advantage of summer's slower schedule by using your vacation time to unwind. Vacations have multiple benefits: They can help lower your blood pressure, heart rate, and stress hormones such as cortisol, which contributes to a widening waist and an increased risk of heart disease

#### **7. Alcohol: go light.**

Summer's a great time to skip drinks with hard alcohol and choose a light, chilled alcoholic beverage (unless you are pregnant or should not drink for health or other reasons).

A sangria (table wine diluted with juice), a cold beer, or a wine

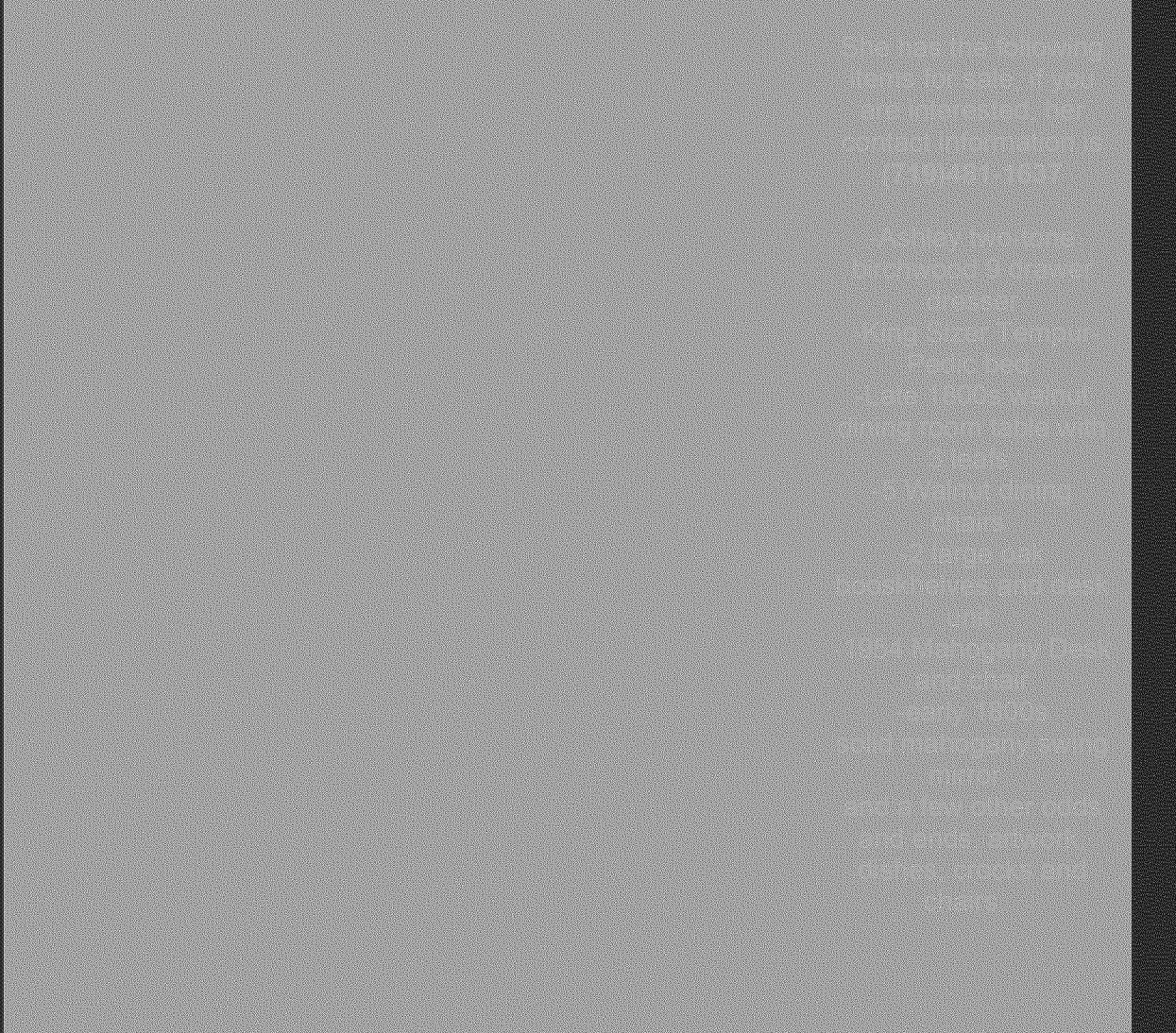
spritzer are all refreshing but light. In moderation -- defined as one to two drinks daily -- alcohol can protect against heart disease

**8. Sleep well.**

Resist the urge to stay up later during long summer days. Instead pay attention to good sleep hygiene by keeping the same bedtime and wake-up schedule and not drinking alcohol within three hours of bedtime. It's also a good idea to avoid naps during the day unless you take them every day at the same time, for the same amount of time.

**There they are:  
Eight super  
simple ways to  
boost your health  
this summer. Try  
one or try them  
all. They're so  
easy you won't  
even know they're --  
shhhh -- good for  
you.**

Source: <http://www.webmd.com/summer-steps-for-healthy-living>



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